

## The *Maslahah* of Muslim Consumer Behavior in Using E-Wallet In Makassar City

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### Abstract

Technological developments affect the changes in a person's consumption level. The existence of a non-cash payment method using an e-Wallet that provides various conveniences is undeniably a disadvantage for its users, especially Muslim consumers; one of them is a wasteful attitude. Wasteful or consumptive behavior is an act prohibited in Islam. This study aimed to reveal and explain the *maslahah* of Muslim consumer behavior in using e-Wallet. This study was qualitative with a phenomenological approach. The primary data sources came from interviews conducted with e-Wallet users of OVO, GoPay, DANA, ShopeePay, and LinkAja types in Makassar City aged 21-35 and had worked. Additionally, the secondary data sources came from various references, such as books, journals, and other research. The data analysis was carried out by collecting data, reducing data, presenting data, and drawing conclusions. The study results indicated that the *maslahah* of Muslim consumer behavior in Makassar City using e-Wallet was practical in transacting; safe and clean in transactions, save on shopping and be more diligent in a donation. The use of e-Wallet can be categorized at the level of *maslahah hajiyyah*, whose existence can help the difficulties faced by Muslim consumers.

**Keywords:** *Maslahah, Muslim Consumers, e-Wallet*

### Abstrak

Perkembangan teknologi mengakibatkan perubahan pada tingkat konsumsi seseorang. Dengan adanya metode pembayaran nontunai dengan menggunakan *e-Wallet* yang memberikan berbagai kemudahan tidak dipungkiri memiliki kemudharatan bagi penggunanya terutamakonsumen muslim, salah satunya yaitu sikap boros. Perilaku boros atau konsumtif merupakan perbuatan yang dilarang dalam Islam. Penelitian ini bertujuan untuk mengungkapkan dan menjelaskan *maslahah* pada perilaku konsumen muslim dalam penggunaan *e-Wallet* tersebut. Penelitian ini termasuk kualitatif dengan metode pendekatan fenomenologis. Sumber data primer pada penelitian ini berasal dari

wawancara yang dilakukan dengan pengguna *e-Wallet* jenis OVO, Gopay, DANA, Shopeepay dan Link Aja yang berada di Kota Makassar, berusia 21-35 Tahun dan telah bekerja, sedangkan sumber data sekunder berasal dari berbagai rujukan seperti buku, jurnal dan penelitian lain. Analisis data yang dilakukan dengan melakukan pengumpulan data, reduksi data, penyajian data dan penarikan kesimpulan. Hasil penelitian menunjukkan bahwa *masalah* perilaku konsumen muslim di Kota Makassar dengan menggunakan *e-Wallet* yaitu praktis dalam bertransaksi; aman dan bersih dalam bertransaksi; hemat dalam berbelanja dan lebih rajin berdonasi. Penggunaan *e-Wallet* dapat dikategorikan pada tingkatan *masalah hajiyyah* yang keberadaannya dapat membantu kesulitan yang dihadapi oleh konsumen muslim.

**Kata Kunci :** *Maslahah, Konsumen Muslim, e-Wallet*

## INTRODUCTION

Consumption is a daily routine that everyone must do to meet their every need, both clothing, food, and shelter (Manilet, 2015). Needs in Islam are divided into three types, namely *dharuriyat*, *hajiyyah*, and *tahsiniyyah* needs. These three needs have priorities that must be fulfilled and can be postponed. In the practice of consumption, sometimes it isn't easy to distinguish between needs (*hajah*) and wants (*raghbah*). Humans are commanded to consume at a level appropriate for themselves, their families, and those closest to them. Humans are absolutely forbidden to worship without prioritizing physical needs (Manilet, 2015)

Fulfilling needs or desires is not prohibited as long as such fulfillment brings benefits to increase human dignity and humanity. The fulfillment of needs or desires is still allowed as long as it adds *maslahah* and does not bring harm (Hamid, 2018). In conventional economics, consumers are always assumed to aim to obtain satisfaction (utility), so in Islamic economics, consumers aim to achieve a *maslahah*. *Maslahah* is the result of an activity that can bring blessings. An activity that does not produce a blessing can be called not *maslahah*. In contrast, a blessing can only be obtained if the activity concerned can produce good, both for himself and others.

Consumption activities are related to consumer behavior in which this behavior is a behavior that consumers do in deciding to consume (Lisma & Haryono, 2016). Consumer behavior is an attitude in utilizing income to meet their needs individually and socially (Huda, 2017). A Muslim consumer is to achieve satisfaction, but the behavior of Muslim consumers must be centered on

the satisfaction desired by Allah SWT. This is one of the advantages possessed by Muslim consumers (Arief, 2012). A person's happiness is measured by the level of his/her ability to consume (Almizan, 2016). In addition to Islamic consumption, consumers must consider principles and ethics in their consumption activities.

Along with the shift in time, there is an increase in income and rapid technological advances that affect consumption patterns and lifestyles. The advances in digital technology at the beginning of this century experts call the era of the industrial revolution 4.0 (Anwar, 2019). The digital era gives birth to an innovation that succeeds in transforming a system or market that runs and has influenced human behavior and expectations, in this case, consumers accessing various information and features of electronic services (Wibowo, 2016). One of the examples of technological developments in the economic field is the birth of digital payments.

The popularity of digital payments in Indonesia is increasing sharply along with the development of the financial technology (*fintech*) business, resulting in the emergence of many startup companies engaged in the digital financial sector. All purchase transactions, both online and offline can be done without using cash (cashless) (Huwaydi & Persada, 2018). In line with the research by (Tazkiyyaturrohman, 2018) the development of startup businesses in Indonesia, such as Gojek and Grab, affects electronic money transactions increasing. According to (Tazkiyyaturrohman, 2018), technological advances in the digital economy era of the Industrial Revolution 4.0 are unavoidable, especially in the increasingly rapid development of digital payment systems. The presence of this payment method does not mean eliminating cash, but it can minimize inflation due to the amount of money in circulation.

The support for the use of non-cash payment instruments began on August 14, 2014, when Bank Indonesia officially announced the Non-Cash National Movement (GNNT). This movement is aimed at increasing public awareness of non-cash instruments. One of the manifestations of financial technology (*fintech*) is the presence of an e-Wallet or known as a digital wallet. A study conducted by (Kumala & Mutia, 2020) showed 80% percent of respondents said that the use of e-Wallet makes a person more wasteful due to the collaboration between digital wallet providers and merchants who offer various attractive promos that consumers are always tempted to transact by online.

Likewise, in a study conducted by (Sulistiyowati et al., 2020), the reason for using e-Wallet is that the promotions provided and marketing strategies implemented by e-Wallet service providers can attract consumers to switch from cash payments to non-cash payments using an e-wallet. However, a study conducted by (Kusnawan et al., 2019) also showed that millennial consumers, especially e-Wallet users, have no problem with the number of discounts provided by e-Wallet providers and do not affect the purchases made by consumers. Further research conducted by (Aulia, 2020) showed that during the current Covid-19 pandemic, there is an increase in the use of digital wallets so that consumers tend to behave consumerism with the use of digital transactions, which are understood to be very suitable and efficient to use during the pandemic.

With the change in lifestyle to a modern direction, of course, every individual must follow the flow that occurs like the e-Wallet. E-Wallet certainly has an impact on changing consumer behavior patterns, especially Muslim consumers. In Islamic teachings, it is emphasized that a Muslim consumer is prohibited from consuming anything in excess, resulting in *israf* or wasteful behavior. Thus, Muslim consumer's behavior must be based on the principles of Islamic consumption and what they consume brings harm. A study conducted by (Alkautsar & Hapsari, 2014) showed that Islamic consumption also includes the needs of *dharuriyyah*, *hajiyyah*, and *tahsiniyyah*. Understanding Islamic consumption contains four elements: consuming halal goods, proportional consumption, priority needs, and social consumption such as zakat, infaq, and alms. Likewise, a study conducted by (Afrina, 2019) mentioned that consumption behavior must be in line with the rationality of a consumer's consumption. The purpose of Muslim consumers in consuming must consider expenditure, pay attention to goods consumed in a certain period, durable, pay zakat, infaq, and alms, which will be the provision of life in the hereafter. This study aimed to reveal and explain the *maslahah* of Muslim consumer behavior in using e-Wallet.

## RESEARCH METHOD

This study included qualitative research. According to (Lexy J. Moleong, 2019), qualitative research intends to understand the phenomenon of what is experienced by research subjects, in this case, Muslim consumer behavior in using e-Wallet. This study was field research with a phenomenological approach. The primary data sources came from interviews conducted with e-Wallet users of

the OVO, GoPay, DANA, ShopeePay, and LinkAja types in Makassar City aged 21-35 and had worked. While the secondary data sources came from various references, such as books, journals, and other research. The data analysis was carried out by collecting data, reducing words, presenting data, and drawing conclusions.

## RESEARCH FINDINGS AND DISCUSSION

### General Concept of *Maslahah*

*Maslahah* comes from Arabic. Etymologically, the terminology مَصْلَحَة "maslahah" comes from the word صَلَحَ- يَصْلَحُ- صَلَاحاً "shalaha, yashluhu, shalahan", which means something good, appropriate and useful (Haetami 2015). The *mashdar* form of the word صَلَحَ "shalaha" is مَصْلَحَة "maslahah", which means "usefulness", the opposite form of the word "usefulness" is مَفْسَدَة, which means "damage" (Haetami, 2015).

*Maslahah* can also be interpreted as all forms of goodness with worldly and hereafter dimensions, material and spiritual, as well as individuals and groups that must meet three criteria, namely sharia compliance (*halal*), beneficial and bringing goodness (*thoyib*) and does not cause harm (Ilyas, 2017). Meanwhile, the word *maslahah* in the Great Indonesian Dictionary is defined as something that brings goodness, benefit, and usefulness (KBBI, 2016). According to Jalal al-Din al-Rahman, as cited in (Fauzia & Riyadi, 2014), *maslahah* is "everything that contains benefits for humans"; while according to the terminology, "*maslahah* is everything beneficial to humans, which humans can achieve by obtaining it or by avoiding it as well as slavery which certainly endangers humans.

*Maslahah* is also interpreted as the result of an activity that can bring blessings. An activity that does not produce a blessing can be called not *maslahah*. While a blessing can only be obtained if the activity can produce good, both for himself and others (Syaparuddin, 2015). Therefore, it can be concluded that everything that gives good to humans and keeps them away from evil can be said to be *maslahah*.

According to Al-Syathibi, as cited in (Rahman & Fitrah, 2018) the formulation of human needs in Islam consists of 3 levels: *al-dharuriyyah*, *al-hajiyyah*, and *al-tahsiniyyah* needs. The *dharuriyyah* needs are a concept that is more valuable than wants. Desires are only determined based on the concept of

utility, but needs are based on the concept of *maslahah*. The *dharuriyyah* needs include five main elements, namely: *Hifzh al-din* (maintenance of religion), *Hifzh al-Nafs* (maintenance of the soul), *Hifzh al-Aql* (maintenance of reason) *Hifzh al-Nasl* (maintenance of offspring), and *Hifzh al-Mal* (property maintenance). The five *dharuriyyah* needs, which include the five things above, are an inseparable unit. Humans can only live their lives well if the five kinds of needs are well met. The humans need the *hajiyyah* needs to make it light, spacious, and comfortable in overcoming life's difficulties. The *tahsiniyyah* needs are intended to realize and maintain things that support improving the quality of the five basic human needs and concerns matters related to noble character. In other words, *al-tahsiniyyah* "is intended to make humans can do their best to perfect the maintenance of the five main elements.

### **Consumers Behavior in Islam**

Each individual behaves as a consumer to fulfill desires. Consumers have various meanings in various economic doctrines. Conventional economics defines consumers as utility maximizers of wants and needs while norms and religious values are absent (Gus & Wahid, 2020). Understanding consumer behavior is a behavior of consumers that can be described to buy, use, evaluate and improve a product and service. The focus of consumer behavior lies in attitudes in making decisions to consume goods (Gus & Wahid, 2020).

The theory of consumer behavior studies how a person chooses when faced with various choices by utilizing the resources he/she has. The theory of consumer behavior based on Islamic sharia has differences in basic concepts with conventional theories. These differences include the basic values that form the foundation of the theory, motives, and goals of consumption to determine the choice and allocation of the budget provided for consumption. Islamic consumer behavior is based on rationality perfected and integrates truth beyond human rationality, which is very limited based on the Al-Qur'an and Sunnah. Consumer satisfaction and behavior are influenced by things in the form of the utility of goods and goods consumed the ability of goods and services to satisfy consumer needs and desires, purchasing power of consumer income, and the availability of goods in the market.

In Islamic economics, consumption is an effort to meet physical and spiritual needs to maximize their human function as servants of Allah SWT to get

prosperity or happiness in this world and the hereafter (*falah*) (Zainal et al. 2018). Consumer behavior must always be guided by Islamic teachings, which include: *first*, the goods must be halal and good; *second*, do not put yourself first; *third*, distinguish between needs and wants; *fourth*, consumer preferences are based on the principles of fairness, cleanliness, simplicity, generosity, and morality; *fifth*, the main goals of consumption in Islam are *maslahah* and *falah* which contain elements of benefits and blessings. The element of benefit is the fulfillment of physical, psychological, and worldly material needs, while blessing is the fulfillment of *ukhrawi* needs (Zainal et al. 2018). With the implementation of Islamic teachings, Muslim consumers will control their economic behavior in order to remain in accordance with Islamic norms and values to achieve the essence and purpose of Islamic consumption, namely the happiness of the world and the hereafter.

### **An Overview of E-Wallet**

E-Wallet or electronic wallet is a form of *Fintech* (Financial Technology) that utilizes internet media and is used as an alternative payment method. According to (Megadewandanu et al., 2017), an e-Wallet is defined as digital currency because shopping convenience without carrying money in physical form (non-cash) can be distributed when doing other activities. E-Wallet, often referred to as a mobile wallet, is a payment service operated under financial regulations and is carried out via mobile devices. According to (Sharma et al., 2017), e-Wallet is the latest type of e-Commerce that allows users to make transactions, online shopping, ordering and sharing available services. In essence, an e-Wallet is cash in electronic form or cash without physical existence. The value of the money comes from being deposited first to the issuer and then stored electronically in the form of a server. This mobile application can be downloaded directly on Android (Google Play), IOS (Apple Store), and other smartphones. The mobile application functions like a money storage wallet (digital cash) ready to be used for easy, fast, and secure transactions. Several types of e-Wallet popular in Indonesia include OVO, GoPay, ShopeePay, DANA, and LinkAja. Each of these e-Wallet providers continues to compete to provide ease and convenience of transactions for their consumers.

### **The *Maslahah* of Muslim Consumer Behavior in Using e-Wallet**

Muslim consumers in Makassar City have generally been using e-Wallet since 2017. The information about e-Wallet is obtained from the number of advertisements circulating in both online and offline media. This was revealed by one of the research informants, namely Imam Habibi that:

*I used a digital wallet around 2017. At first, there were a lot of advertisements on the social media homepage, so I was curious, and then I found out and tried to use it.*

In addition, the influence of the surrounding environment, such as friends, relatives, and family who use the e-Wallet, is the reason consumers are interested in using the e-Wallet. This experience was expressed by an informant named Arini Ridhowati that:

*I used this app around 2017. I got the information from relatives and friends. I saw they used it to transact to buy food, so I was interested in using it too. Then create my own account.*

According to (Misbach 2020), one of the reasons that underlie consumers in making decisions about using goods or services is culture and the surrounding environment, which provides information about the quality of the goods or services they use. This statement is also supported by a study (Hutami, 2019) who showed that the more a person feels that the people around him support the use of the e-Wallet; the more consumers will participate in using the e-Wallet.

Based on the research results, 17 out of 20 respondents use an OVO digital wallet because the promos offered are very diverse and integrated with various types of transactions, especially online transportation. This study is supported (Kumala & Mutia, 2020) that 67.5% of consumers use two digital wallets, namely OVO and Gopay, and 58.8% use these digital wallets for online transportation needs. Further research conducted by (Nabila & Sulistyowati, 2020) mentioned that the promos provided by digital wallets affect consumers' decisions to buy something. The convenience provided by e-Wallet providers makes non-cash transactions more attractive.

The impact of using e-Wallet certainly also affect Muslim consumers' behavior. This study is revealed that the *maslahah* of Muslim consumer behavior in using e-Wallet, namely: *first*, practical in transactions. The various conveniences offered by e-Wallet in terms of transactions make consumers prefer non-cash transactions. The benefits of e-Wallet are simpler, and the transaction



method is classified as very practical. This was expressed by a consumer named Fauzan Waizakarnaen that:

*The money in the e-Wallet is invisible, so it is very simple. You only need to bring a cellphone and automatically bring your money too. Moreover, it is very easy; the rest of the application, pay and enter the pin code is done. It is different if you use e-Money, in the form of a card it can only be used in certain places.*

Therefore, the convenience and practicality of using an e-Wallet mean that consumers no longer need to worry about carrying a wallet because just by holding a smartphone, consumers can make various financial transactions. In the financial concept, e-Wallet, which is included in electronic money, has met the requirements as an object used as money because it is easy to store, easy to carry, and not easily damaged.

In addition to the convenience of not carrying cash, a top-up balance is another side of this convenience. Top-up can be done in various ways; one of them is done at merchants who have collaborated with e-Wallet providers.

Top-up electronic money is also easy because electronic money issuing companies have collaborated with several merchants to make it easier for electronic money users to top up their balances. Especially for GoPay and OVO, apart from the top-up balances at partner merchants, consumers can top up their electronic money balances with Go-Jek or Grab drivers. Consumers can also top up on mobile banking or ATMs that have collaborated with e-Wallet by entering the Briva Code determined by the bank used by the consumer and followed by the telecommunications number registered in the digital wallet. In an effort to improve services, e-Wallet publishers collaborate with banks, online transportation companies, and e-Commerce so that users will find it easier and more flexible to use digital wallets.

The next practical side that digital wallets provide is that when they are about to make transactions, consumers do not need to prepare exact money and no longer have to wait for change to become more efficient. This opinion was supported by the statement of an informant named Tri Nurul Fauziah that:

*Sometimes, if we order GoFood or any shopping, we often do not have the right money. If you use something like OVO, it has collaborated with Grab, so when you make a transaction, the type of payment is clicked on OVO, so you do not have to look for the right money or wait for change from the driver or cashier so that you can save time too.*

Based on this statement, sellers do not have to bother looking for a change by using a digital wallet, and buyers do not have to wait long to complete transactions.

The convenience access offered by e-Wallet is not only limited to spending on daily necessities but can also pay for other needs such as electricity tokens, water, and various other types of payments without the need to come to the official counter. Consumers directly experience the impact of using the digital wallet in billing transactions. Initially, consumers had to take the time to go to the payment location and be patient waiting in line. Now it has changed to just a few minutes using a smartphone, and the transaction can be completed without draining energy and using a long time. This was supported by the explanation of the informant named Abdi Wijaya that:

*Since using a digital wallet, I do not have to bother leaving the house to pay bills or withdraw funds to pay for the things I want, more time-efficient.*

Therefore, time is very important and valuable, so that Islam commands its people to use time well and always bring benefits from the time that has been used. According to (Tarantang et al., 2019), the presence of non-cash payment instruments is caused by innovation in the banking sector and driven by the community's need for practical payment instruments that can provide convenience in conducting transactions. The convenience provided by the use of the e-Wallet is in line with QS al-Baqarah/2:185 that Allah SWT always wants convenience so that every religious rule revealed aims to create convenience, not difficulty.

*Second*, the use of e-Wallet makes Muslim consumers safer and cleaner in transacting. With the use of e-Wallet for consumers, they no longer need to worry about the circulation of counterfeit money and the threat of crime that often occurs outside. Generally, crimes that occur in public places are pickpocketing. By using a digital wallet, even if someone experiences pickpocketing, they can still use the account they have by downloading the application again so that the account on the stolen cellphone will log out automatically, especially since the digital wallet is equipped with a password and fingerprint feature so that it will be difficult for thieves to use the digital wallet directly. The security system in digital wallets is the same as banking, equipped with a pin code or a password consisting of six digits so that other people cannot access your account easily. In addition to the security felt directly by consumers using e-Wallet, Bank Indonesia

has also tightened the security system for electronic money technology, as stated in the Bank Indonesia Circular Letters (SEBI) No. 1611/DKSP dated 22 July 2014 stated that Bank Indonesia tightened the security of electronic money technology in order to increase public trust in electronic money. Furthermore, the security of digital financial transactions is again regulated by Bank Indonesia through BI Regulation Number 18/40/PBI/2016 concerning the Implementation of Payment Transaction Processing and BI Regulation Number 20/6/PBI/2018 concerning Electronic Money.

In addition to the security in using the e-Wallet described earlier. It is known that the circulating cash continues to rotate and change hands, so it is undeniable that the circulating cash carries viruses. In line with this, Nurfadhilla Maulida said:

*With cashless, I prefer to use it via mobile. Sometimes I feel the need to hold cash, especially paper money because when you think about it, there are a lot of germs that stick to money, but we cannot see it.*

As we know, the use of cash must experience a transfer from hand to hand every day and every time. According to (Buana, 2020), it allows a large enough opportunity for viruses or bacteria to stick to money so that using e-Wallet will avoid these dangerous viruses. In accordance with Islamic teachings, every Muslim must pay attention to cleanliness before consuming both goods and services so that it does not threaten his/her safety (Bahri S., 2014). In addition, the use of e-Wallet can minimize the circulation of counterfeit money and other crimes (Tazkiyyaturrohman, 2018). The users also do not need to worry because digital wallet services are fairly safe. Because, on average, digital wallet applications use three payment platforms, namely QR Code, Near-Field Communication (NFC), and One-Time Password (OTP), which require verification from the user in every transaction to be made (Aulia, 2020).

*Third*, the attractive promos offered by e-Wallet make Muslim consumers able to save money in transactions and control their finances. This was expressed by several consumers, one of them named Indra Satriani:

*Since using a digital wallet, I feel that my expenses are more detailed because monthly bill payments can be calculated. Moreover, using several digital wallets, I can choose to use the one that offers a bigger promo. Then we can save expenses from these promos.*

In the use of digital wallets, the nominal bills owned by consumers every month can be calculated so that consumers will be more efficient, especially for

consumers who use several digital wallets because each provider offers different promos every month, and the total initial bill can be reduced.

In line with this, a Muslim must have a thrifty personality and stay away from all kinds of waste because wasteful is a friend of Satan. The prohibition has also been explained in QS al-Isra/17: 26-27 that humankind is forbidden to waste wealth lavishly because it is Satan's brother. Likewise, Muslim consumers are prohibited from exceeding the limit; this has been explained in QS al-Maidah/5:87 that humans are prohibited from consuming anything that exceeds the limit. The prohibition of exceeding this limit means that something halal can turn into haram if it is not in accordance with what has been determined by Islam because Allah SWT do not like someone who goes beyond the limits.

The use of e-Wallet is in line with Islamic teachings that every Muslim is encouraged to live a simple life and is prohibited from having an *israf* or wasteful (Sitepu, 2017). However, it does not rule out the possibility that e-Wallet can make consumers behave wastefully. Some Muslim consumers have minimized this in Makassar City by using e-Wallet only to meet their needs, filling balances when needed, and uninstalling the e-Wallet application is the right way to avoid wasteful behavior. Muslim consumers need to be careful in conducting non-cash transactions so as not to cause waste. When using an e-Wallet, they must first know the priorities needed so that they are not judged as a consumptive consumer.

*Fourth*, the main thing about the use of e-Wallet is that Muslim consumers are diligent in donating, which used to be only an obligation, but it can become a habit. Some consumers take advantage of the features in the e-Wallet as a means to help others. This was expressed by Indra Satriani that:

*There are still many of our brothers and sisters out there who certainly need help. This digital wallet makes it easier to donate because it only clicks on the cellphone screen. In addition, we can choose an institution that accommodates the aid funds, such as kitabisa.com.*

The birth of this service really helps someone to channel their assistance quickly and precisely. Andi Hasyruddin stated that:

*If you use a digital wallet for donations or waqf donations, in my opinion, it is faster and also on target because we donate directly to the fund-raising institution.*

The donation feature on the e-Wallet used as social consumption is certainly in line with Islamic consumption behavior, namely not prioritizing oneself and in accordance with the principle of generosity in Islamic

consumption that consumption is not only for self-interest but is used for social purposes such as infaq, zakat and alms (Putra, 2019). By using e-Wallet, in addition to getting benefits in the world, you can also meet the needs for life in the hereafter.

Social consumption activities provide a sense of calm and security. They can avoid social-economic inequality because it can eliminate the nature of envy. The relationship between Muslims and their fellow brothers is based on love and affection framed by the concept of *ukhuwah* and *taawun*. Consumers are required to do the ideal consumption so that it is not vanity and excessive. In QS al-Furqan/25: 67, Allah SWT emphasizes that people spending their wealth are in the middle. It means that they are not excessive and not stingy so that consumers in terms of consumption must be between not being excessive and not being stingy.

Therefore, for Muslim consumers, e-Wallet can realize *jalb mana'fi* both in the world and in the hereafter, both to consumers themselves and others. *Maslahah* is the result of an activity that can bring blessings. An activity that does not produce a blessing can be called not *maslahah*. Moreover, a blessing can only be obtained if the activity concerned can produce good, both for himself and others (Syaparuddin, 2015).

*Maslahah* can be divided into the first category, namely *halal*. Thus, it can be seen that *fiqh* e-Wallet fulfills these elements if Muslim consumers use e-Wallet transactions on *halal* transaction objects, no interest, and e-Wallet can be used *wadiah* contracts because the nominal money held in the e-Wallet can be used at any time. The *fiqh* rule states that "basically, all types of *muamalah* are permitted unless there is a proposition that forbids it." *Second*, realizing the benefits, as previously explained, that various benefits exist in using the e-Wallet both for oneself and for others and the benefits that exist in the world, there are also benefits for the hereafter. *Third*, it does not cause harm, the most concerning thing with the use of e-Wallet is the presence of wasteful attitudes and digital crimes, but these harms can still be avoided if consumers are smarter in managing their e-Wallet. Besides, the need for the role of faith for consumers can avoid harm from the use of the e-Wallet. In this 4.0 industrial era, e-Wallet is a *maslahah hajiyyah* that will smoothen consumer affairs in order to avoid difficulties. In this benefit, it does not cause poverty if consumers do not use e-Wallet but can cause difficulties in the daily life of consumers.

## CONCLUSION

Digital developments have resulted in the birth of digital payments; one of them is e-Wallet. Muslim consumers in Makassar City have generally been using e-Wallet since 2017, whose information is sourced from advertisements circulating and influenced by the surrounding environment. The use of e-Wallet is more widely used in online transactions such as online transportation payments. The *maslahah* of Muslim consumer behavior in using e-Wallet includes; *first*, Muslim consumers can have an efficient time using e-Wallet because of the convenience and practicality provided. *Second*, Muslim consumers using e-Wallet are safer and cleaner when transacting because they no longer need to carry a lot of cash to avoid unwanted things. *Third*, Muslim consumers can behave frugally by using e-Wallet because there are many attractive promos offered. *Fourth*, Muslim consumers are more diligent in donating to help others by using e-Wallet. Therefore, the main goal of Islamic consumers, namely for *maslahah*, can be realized by using the e-Wallet. In this all-digital era, making e-Wallet a necessity for *hajiyyah* will expedite human affairs to avoid difficulties. This study implies that Muslim consumers can be smarter in using financial technology so that consumers always meet their needs in accordance with Islamic teachings, and there is a socialization of the use of e-Wallet as a means of social care.

The limitations of this study are only to describe the *maslahah* of Muslim consumers' behavior in using e-Wallet, not to describe the impact of using e-Wallet on economic development in Indonesia. It is expected to the further research on the development of this research by looking at the benefits obtained by merchants who have implemented non-cash payments primarily using e-Wallet as a transaction method, the impact of using e-Wallet on banking institutions and the economy in Indonesia.

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